

Massachusetts CLOSED Guaranteed Issue Nongroup Membership <sup>1</sup>  
as of December 31, 2006

Nongroup Membership Total Membership	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07	Members as of 12/31/07
Aetna Health Inc.	HMO	0	2	1	0	3	1	2	1	3	0	4	3	2	0	22
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan) <sup>2</sup>	HMO	397	126	492	27	840	57	192	65	1,869	76	761	691	527	576	6,696
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) <sup>2</sup>	HMO	667	171	865	92	1,276	116	246	207	2,250	127	1,143	1,077	438	787	9,462
ConnectiCare of Massachusetts, Inc.	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	0	0	0	0	11	2	3	0	35	0	2	1	0	110	164
Fallon Community Health Plan, Inc. (Alt. Plan) <sup>4</sup>	HMO	0	0	0	0	8	0	1	0	24	0	0	0	0	49	82
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	49	2	33	10	189	0	3	6	437	0	230	72	179	56	1,266
Harvard Pilgrim Health Care, Inc. (Alt. Plan) <sup>5</sup>	HMO	53	1	25	14	222	1	2	10	516	0	240	66	207	74	1,431
Health New England, Inc. (Std. Plan)	HMO	0	28	0	0	0	13	77	20	0	0	0	0	2	0	140
Health New England, Inc. (Alt. Plan) <sup>6</sup>	HMO	0	4	0	0	0	6	23	6	0	0	0	0	0	0	39
Neighborhood Health Plan, Inc.	HMO	0	0	0	0	0	0	0	0	3	0	1	0	3	0	7
Tufts Associated HMO, Inc.	HMO	21	0	5	0	40	2	5	3	141	0	53	26	54	34	384
United HealthCare of New England, Inc.	HMO	4	0	10	0	0	0	0	0	1	0	0	0	0	1	16
<b>HMO Total</b>		<b>1,191</b>	<b>334</b>	<b>1,431</b>	<b>143</b>	<b>2,589</b>	<b>198</b>	<b>554</b>	<b>318</b>	<b>5,279</b>	<b>203</b>	<b>2,434</b>	<b>1,936</b>	<b>1,412</b>	<b>1,687</b>	<b>19,709</b>
Aetna Life Insurance Company	Pref Prov	0	0	1	0	0	0	0	1	5	0	0	0	0	0	7
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	Pref Prov	103	57	93	61	149	10	24	31	563	56	235	123	171	112	1,788
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) <sup>7</sup>	Pref Prov	42	18	24	21	47	14	2	10	138	13	52	16	45	29	471
(The) Guardian Life Insurance Company of America	Pref Prov	4	0	0	2	1	0	0	0	0	0	0	1	0	2	10
Tufts Insurance Company	Pref Prov	0	0	0	0	4	0	0	1	2	0	0	0	2	0	9
United HealthCare Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	3	0	0	0	0	1	4
<b>Preferred Provider Total</b>		<b>149</b>	<b>75</b>	<b>118</b>	<b>84</b>	<b>201</b>	<b>24</b>	<b>26</b>	<b>43</b>	<b>711</b>	<b>69</b>	<b>287</b>	<b>140</b>	<b>218</b>	<b>144</b>	<b>2,289</b>
Aetna Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(The) Guardian Life Insurance Company of America	Medical	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
(The) MEGA Life and Health Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mid-West Life Insurance Company of Tennessee	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
United HealthCare Insurance Company	Medical	0	0	0	0	0	0	0	0	3	0	0	0	0	2	5
<b>Medical Total</b>		<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>6</b>
<b>Total Nongroup Members</b>		<b>1,340</b>	<b>410</b>	<b>1,549</b>	<b>227</b>	<b>2,790</b>	<b>222</b>	<b>580</b>	<b>361</b>	<b>5,993</b>	<b>272</b>	<b>2,721</b>	<b>2,076</b>	<b>1,630</b>	<b>1,833</b>	<b>22,004</b>
<b>2007 Massachusetts Population <sup>8</sup></b>		<b>222,175</b>	<b>129,798</b>	<b>543,024</b>	<b>15,485</b>	<b>733,101</b>	<b>71,602</b>	<b>457,908</b>	<b>153,147</b>	<b>1,473,416</b>	<b>10,531</b>	<b>654,909</b>	<b>490,258</b>	<b>713,049</b>	<b>781,352</b>	<b>6,449,755</b>
<b>Market Penetration Rate <sup>9</sup></b>		<b>0.60%</b>	<b>0.32%</b>	<b>0.29%</b>	<b>1.47%</b>	<b>0.38%</b>	<b>0.31%</b>	<b>0.13%</b>	<b>0.24%</b>	<b>0.41%</b>	<b>2.58%</b>	<b>0.42%</b>	<b>0.42%</b>	<b>0.23%</b>	<b>0.23%</b>	<b>0.34%</b>

<sup>1</sup> Represents membership in closed guaranteed issue nongroup health plans subject to M.G.L. c. 176M issued by a carrier after November 1, 1997 but before July 1, 2007, excluding membership in closed guaranteed issue health plans available only on a group conversion basis.

<sup>2</sup> Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBCMA's HMO line of business effective January 1, 2005.

<sup>3</sup> Blue Cross and Blue Shield of Massachusetts Inc. HMO Blue, Inc. began offering HMO Basic Blue Direct for coverage effective December 1, 2001.

<sup>4</sup> Fallon Community Health Plan, Inc. began offering Independent Care 1250 utilizing the Fallon Select Care Network for coverage effective December 1, 2005.

<sup>5</sup> Harvard Pilgrim Health Care, Inc. began offering Nongroup Low Option for coverage effective December 1, 2001.

<sup>6</sup> Health New England, Inc. began offering Nongroup Low Option for coverage effective December 1, 2005.

<sup>7</sup> Blue Cross and Blue Shield of Massachusetts, Inc. began offering PPO Basic Blue Direct for coverage effective December 1, 2002.

<sup>8</sup> Table 1: Annual Estimates of the Population for Counties of Massachusetts: April 1, 2000 to July 1, 2007 (CO-EST2007-01-25). Source: Population Division, U.S. Census Bureau. Release Date: March 20, 2008.

<sup>9</sup> Total members in each county divided by the 2007 population in each county.